

## **ROUNDING For Guarantee, Liability and Premium Calculations**

Note 1: Round to nearest whole pound or nearest tenth for other units of measure.

Note 2: Round to nearest tenth for barrels or tons and nearest whole number for other units of measure.

Note 3: Round to nearest hundredth for Quota Tobacco and nearest tenth for all other crops.

Note 4: Round to nearest whole pound or bushel.

Note 5: Round to nearest tenth.

Note 6: Round to nearest whole number.

Note 7: Round to nearest whole dollar.

Note 8: Round to nearest thousandth.

Note 9: Round to nearest dollar and cents.

Note 10: Round to 8 decimal places.

Note 11: Round to hundredth.

Note 12: Round to 8 decimal places, including each interim step.

**SUBSIDY/FACTOR CALCULATION**

**Subsidy Factor for all plan codes except GRP (12) and GRIP (73).**

**Subsidy Factor = Subsidy factor for coverage level (field 31) from Subsidy Table.**

<b>Coverage Level*</b>	<b>CAT</b>	<b>.5000</b>	<b>.5500</b>	<b>.6000</b>	<b>.6500</b>	<b>.7000</b>	<b>.7500</b>	<b>.8000</b>	<b>.8500</b>
<b>Subsidy Factor</b>	<b>1.000</b>	<b>.670</b>	<b>.640</b>	<b>.640</b>	<b>.590</b>	<b>.590</b>	<b>.550</b>	<b>.480</b>	<b>.380</b>

**\*If CE Option is elected, then CEO Coverage Level (field 72).**

**GRP & GRIP:**

**Subsidy Factor = Subsidy Factor for Coverage Level (field 31) from Subsidy Table.**

<b>Coverage Level</b>	<b>CAT</b>	<b>.7000</b>	<b>.7500</b>	<b>.8000</b>	<b>.8500</b>	<b>.9000</b>
<b>Subsidy Factor</b>	<b>1.000</b>	<b>.640</b>	<b>.640</b>	<b>.590</b>	<b>.590</b>	<b>.550</b>

## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

**APH Crops**  
**Insurance Plan Code 90**

Almonds (0028)	Avocados - FL (0019)	Barley (0091)	Canola (0015)
Crambe (0068)	Corn (0041)	Cotton (0021)	ELS Cotton (0022)
Cranberries (0058)	Dry Beans (0047)	Dry Peas (0067)	Flax (0031)
Forage Prod (0033)	Grain Sorghum (0051)	Millet (0017)	Mint (0074)
Mustard (0069)	Oats (0016)	Peaches (0034)**	Popcorn (0043)
Potatoes (0084)	Rice (0018)	Rye (0094)	Safflowers (0049)
Soybeans (0081)	Sugarcane (0038)	Sugar Beets (0039)	Sweet Corn (C&F) (0042)
Sweet Potatoes (0085)	Sunflowers (0078)	Tomatoes (0087)	Wheat (0011)

\*\*All counties in Georgia & South Carolina

\*\*\*See Informational Memorandum R&D 99-036 for applicable states, plans of insurance & crop year for Coverage Enhancement Option (CEO).

Note A: If Prevented Planting the CEO Coverage Level and CEO PPT do not apply.

## **GUARANTEE PER ACRE**

Guarantee Per Acre = (Yield \* Coverage Level or CEO Coverage Level , if elected)  
 (Field 32) (Field 28) (Field 31) or (Field 72)  
 (Note 1) (Note 2)

If Late Planting applies, then

Guarantee Per Acre = (Yield \* Coverage Level or CEO Coverage Level , if elected) \* Guarantee Reduction Factor  
 (Field 32) (Field 28) (Field 31) Or (Field 72) (Field 33)  
 (Note 1) (Note 2)

If Prevented Planting applies, then

Guarantee Per Acre = (Yield \* MPC I Coverage Level) \* Guarantee Reduction Factor  
 (Field 32) (Field 28) (Field 31) (Field 33)  
 (Note 1) (Note 2)

## **TOTAL GUARANTEE**

Total Guarantee = Guarantee Per Acre \* Reported Acres  
 (Field 35) (Field 32) (Field 34)  
 (Note 2) (Note 1) (Note 3)

## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

**LIABILITY**

**Liability = Total Guarantee \* Price Election Amount \* Insured Share**

(Field 39) (Field 35) (Field 36) (Field 38)

(Note 7) (Note 2)

If the MVPrice endorsement is selected:

**Liability = Total Guarantee \* (Price Election Amount + MVPrice Price Change (.01, .015, or .02)) \* Share**

(field 39) (Field 35) (Field 36) (Option code MX, MY or MZ) (Field 38)

(Note 7) (Note 2)

**PREMIUM LIABILITY**

**Premium Guarantee Per Acre = Yield \* Coverage Level or CEO Coverage Level (if elected, unless prevented planting)**

(Field 28) (Field 31) (Field 72)

(Note 1) (Note 2)

**Premium Guarantee = Premium Guarantee Per Acre \* Reported Acres**

(Field 34)

(Note 2) (Note 1) (Note 3)

**Premium Liability = Premium Guarantee \* Price Election Amount \* Insured Share**

(Note 7) (Note 2) (Field 36) (Field 38)

If MVPrice endorsement is selected:

**Premium Guarantee Per Acre = Yield \* Coverage Level**

(Note 1) (Field 28) (Field 31)

(Note 2)

MPCI portion:

**Premium Guarantee = Premium Guarantee Per Acre \* Reported Acres**

(Field 34)

(Note 2) (Note 1) (Note 3)

**Premium Liability = Premium Guarantee \* Price Election Amount \* Insured Share**

(Note 7) (Note 2) (Field 36) (Field 38)

MVP portion:

**MVP Premium Guarantee = Premium Guarantee Per Acre \* Reported Acres (do not include PP acres - guarantee reduction flag**

(Note 2) (Note 1) (Field 34) = to "P" or "E")

(Note 3)

**MVP Premium Liability = MVP Premium Guarantee \* MVPPrice Price Change \* Insured Share**

(Note 7) (Note 2) (Field 38)

## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

**CONTINUOUS RATE CALCULATION***Note: MVPrice will use the continuous rating calculation for MPC1.*

**Current Year's Yield Ratio = Rate Yield/Current Year Reference Yield**  
 (Field 78)

(Note 11) (Note 2)

**Current Year's Continuous Rating Base Rate = (Current Year Yield Ratio \*\* Current Year Exponent) \***  
 (Note 12) (Note 11)

**Current Year Reference Rate + Current Year Fixed Rate Load**

**Yield Span Base Rate = Yield Span Base Rate \* 1.20**  
 (Note 12)

**Prior Year's Yield Ratio = Rate Yield / Prior Year Reference Yield**  
 (Field 78)

(Note 11) (Note 2)

**Prior Year's Continuous Rating Base Rate = (((Prior Year Yield Ratio \*\* Prior Year Exponent) \***  
 (Note 12) (Note 11)

**Prior Year Reference Rate + Prior Year Fixed Rate Load) \* 1.20**

**Preliminary Base Rate = lower of Current Year's Continuous Rating Base Rate,**  
 (Field 43) (Note 10) (Note 10)

**Yield Span Base Rate , OR Prior Year's Continuous Rating Base Rate**  
 (Note 10) (Note 10)

**Adjusted Base Rate=**  
 (Note 12)

**Greater of: (Preliminary Base Rate + Additional Coverage Rate) \* Multiplicative Factor OR Designated Rate**  
 (Field 43) (Note 10)

**Base Premium Rate = Adjusted Base Rate \* Coverage Level Rate Differential**  
 (Field 42)

(Note 12) (Note 10)

**Type 11 - APH Guarantee/Liability/Premium Calculations**  
Edit Description

## **TOTAL PREMIUM CALCULATION**

**Total Premium = Premium Liability \* Base Premium Rate \* Unit Factor(s) \***  
 (Field 55) (Field 42)  
 (Note 7) (Note 7) (Note 10)

**Optional Coverage Factor(s) \* Experience Factor \* (1.00 + Premium Rate Surcharge)**  
 (Field 48) (Field 49)

**If MVPrice endorsement is selected, then use the following calculations for Total premium:**  
**MPCI Portion:**

**Preliminary Total Premium = Premium Liability \* Base Premium Rate \* Unit Factor(s) \***  
 (Note 7) (Field 42) (Note 10)  
 (Note 7)

**Optional Coverage Factor(s) \* Experience Factor \* (1.00 + Premium Rate Surcharge)**  
 (Excluding MX,MY or MZ) (Field 48) (Field 49)

**MVPrice Portion:**

**Preliminary MVP Total Premium= MVP Premium Liability\*Base Premium Rate (MPCI) \***  
 (Note 7)

**MVP Rate Factor (Option factor: MX = .7017, MY = .5717, MZ = .5160)**

**Total Premium = Preliminary Total Premium + Preliminary MVP Total Premium**  
 (Field 55)  
 (Note 7)

## **PRODUCER PREMIUM AND SUBSIDY CALCULATION**

**Subsidy = Total Premium \* Subsidy Factor**  
 (Field 56) (Field 55) (Note 8)  
 (Note 7) (Note 7)

**Producer Premium = Total Premium - Subsidy**  
 (Field 61) (Field 55) (Field 56)  
 (Note 7) (Note 7) (Note 7)

**Note: See Note 12 of exhibit 11-11 page 1 - Round to 8 decimal places, including each interim step.**

**Note: Current Year's Yield Ratio and Prior Year's Yield Ratio Cap at 0.50 and Cap at 1.50**

**Note: Additional Coverage Rate default .000**

**Note: Multiplicative Factor default 1.000**

**Note: Base Premium Rate maximum value .999**

**Note: Designated Rate default 0.000**

**Note: Optional Coverage factor(s) if multiple factors, are valid**

**Note: Unit Factor(s) for enterprise the basic unit discount (ADM K) and enterprise unit discount (Unit Premium Adjustment factor ADM WC) will apply**

**Note: If MVPrice Endorsement with prevented planting, then calculate the prevented planting acres as if it were MPCI rice policy. (Do not include MVPrice price change and price rate**

June 29, 2001

Exhibit 11 - 11

FCIC-M13

**Type 11 - APH Guarantee/Liability/Premium Calculations**

Edit Description

factor in calculation.)

## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
CEO Coverage Level	72	9(01)V9(04)	None	55, 60, 65, 70, 75, 80 & 85 if CEO selected
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable. This field is based on the CEO Coverage Level, if elected. See Note A.
Reported Acres	34	9(06)V9(02)	To hundredths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken. This field is based on the CEO Coverage Level, if elected. See Note A.
Price Election Amount	36	9(04)V9(04)	None	Price election submitted with percent election applied. If CEO is elected, must be 100% of MPCI price.
Insured Share Liability	38 39	9(01)V9(03) 9(10)	None Nearest Whole Dollar	Insured share reported. Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected. See Note A.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. This field is based on the CEO Coverage Level, if elected. See Note A.
Field Name	Field Number	Picture	Rounding	Description
Premium Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation. This field is based on



## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

Premium Liability	Internal	9(10)	units of measure.  Nearest Whole Dollar	the CEO Coverage Level, if elected. See Note A.  Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Coverage Level, if elected. See Note A.
Rate Yield	78	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Rate yield reported. This yield is used to determine the correct rate and may be the same as the approved yield. Must match rate yield on the record type 15.
Current Year Reference Yield	Internal	9(05)V9(02)	None	Reference yield from ADM 1C.
Current Year Yield Ratio	Internal	9(07)V9(02)	round to hundredth	Rate yield divided by the current year reference yield, CUP at 0.50 and CAP at 1.50.
Current Year Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that yield ratio is raised in calculation of current year's uncapped base premium rate.
Current Year Reference Rate	Internal	9(01)V9(03)	None	Reference rate from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year Fixed Rate Load	Internal	9(01)V9(03)	None	Fixed rate load from ADM 1C used in the calculation of current year's continuous rating base rate.
Current Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of current year's yield ratio, exponent, reference rate and fixed rate load.
Yield Span Base Rate	Internal	9(01)V9(03)	None	Prior year base premium rate from ADM 1C for Rate Yield, used to calculate capped yield span base rate.
Yield Span Base Rate (Capped)	Internal	V9(08)	Round to 8 decimal places, including each interim step.	Yield span base rate capped at 1.20. If the chosen county has no prior year yield and rate elements, this calculation will equal .999.
Prior Year Reference Yield	Internal	9(05)V9(02)	None	Prior year reference yield from ADM 1C.
Field Name	Field Number	Picture	Rounding	Description
Prior Year Yield Ratio	Internal	9(07)V9(02)	Round to hundredth.	Rate yield divided by the prior year reference yield, CUP at 0.50 and CAP at 1.50.
Prior Year Exponent	Internal	9(02)V9(03)	None	The power (exponent ADM 1C) that prior

## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

				year yield ratio is raised in calculation of prior year's continuous rating base rate.
Prior Year Reference Rate	Internal	9(01)V9(03)	None	Prior year reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year Fixed Rate Load	Internal	9(01)V9(03)	None	Prior year fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate.
Prior Year's Continuous Rating Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	The result of prior year yield ratio, exponent, reference rate, and fixed rate load.
Preliminary Base Rate	43	V9(08)	Round to 8 decimal places.	The lower of current year's continuous rating base rate, yield span base rate, or prior year's continuous rating base rate.
Additional Coverage Rate	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) is equal to `WA or WB, the endorsement rate from ADM K. If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". Add endorsement rate and high risk rate if applicable. Otherwise default is 0.000.
Multiplicative Factor	Internal	9(02)V9(03)	None	If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000.
Designated Rate	Internal	9(01)V9(03)	None	If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F".
Adjusted Base Rate	Internal	V9(08)	Round to 8 decimal places, including each interim step.	Base Premium Rate that has been adjusted for additional coverage and/or high risk.
Coverage Level Rate Differential	Internal	9(01)V9(03)	None	Coverage level rate differential from ADM 2. Used in the calculation of base premium rate.
Base Premium Rate	42	V9(08)	Round to 8 decimal places, including each interim step.	The greater of ((preliminary base rate + additional coverage rate) * multiplicative factor) or designated rate.
Field Name	Field Number	Picture	Rounding	Description
Unit Factor(s)	Internal	9(01)V9(03)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factor) will apply.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the

**Type 11 - APH Guarantee/Liability/Premium Calculations**

Edit Description

				Option Coverage Factor(s) = 1.000.
<b>Experience Factor</b>	<b>48</b>	<b>9(01)V9(02)</b>	<b>None</b>	<b>Experience Factor reported.</b>
<b>Premium Rate Surcharge</b>	<b>Internal</b>	<b>9(01)V9(02)</b>	<b>None</b>	<b>If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.</b>
<b>Total Premium</b>	<b>55</b>	<b>9(10)</b>	<b>Whole Dollar</b>	<b>Unsubsidized premium. This field is based on CEO coverage level, if elected.</b>
<b>Subsidy Factor</b>	<b>Internal</b>	<b>V9(03)</b>	<b>None</b>	<b>Subsidy Factor determined using Exhibit 11-11, page 2.</b>
<b>Subsidy</b>	<b>56</b>	<b>9(10)</b>	<b>Whole Dollar</b>	<b>Amount of Total Premium that is subsidized.</b>
<b>Producer Premium</b>	<b>61</b>	<b>9(10)</b>	<b>Nearest Whole Dollar</b>	<b>Amount of premium charged to the producer (farmer). This field is based on CEO coverage level, if elected.</b>

**Type 11 - APH Guarantee/Liability/Premium Calculations**  
Edit Description

**APH Crops**  
**(Insurance Plan Codes 30, 84, 86)**

Apples (0054)	Blueberries (0012)	Cabbage (0072)	Citrus Fruit (AZ, CA, TX)
Dry Beans (0047)	Dry Peas (0067)	Figs (0060)	Forage Production (0033)
Fr. Market Tomatoes (0086)	Grapes (0053)	Green Peas (0064)	Mac Nuts (0023)
Onions (0013)	Peaches (0034)*	Pears (0089)	Plums (0090)
Potatoes (0084)	Processing Beans (0046)	Prunes (0036)	Stonefruit **
Sugarcane (0038)	Table Grapes (0052)	Tobacco (0229)	Tobacco (0230)
Tobacco (0232)	Tobacco (0233)	Tobacco (0234)	Tobacco (0235)
Tobacco (0236)	Tomatoes (0087)	Walnuts (0029)	Wild Rice (0055)

\* All Peaches except Georgia & South Carolina

\*\* See Exhibit 11-2 for applicable crops and code.

\*\*\*See Informational Memorandum R&D 99-036 for applicable states, plans of insurance & crop year for Coverage Enhancement Option (CEO).

Note A: If Prevented Planting, the CEO Coverage Level and CEO PPT do not apply.

## **GUARANTEE PER ACRE**

Guarantee Per Acre = (Yield \* Coverage Level or CEO Coverage Level, if elected) \* Option Historical Packout Factor  
(Note 1) (Note 2) (Field 31) or (Field 72) (1) (Field 76)

If Late Planting applies, then

Guarantee Per Acre = (Yield \* Coverage Level or CEO Coverage Level, if elected) \* Guarantee Reduction Factor  
(Note 1) (Note 2) (Field 31) (Field 72) (Field 33)

If Prevented Planting applies, then

Guarantee Per Acre = (Yield \* Coverage Level) \* Guarantee Reduction Factor  
(Note 1) (Note 2) (Field 31) (Field 33)

**For Cabbage (except processing) with the 125% Acreage Limitation; then:**

Guarantee Per Acre = (Yield \* Coverage Level) \* Yield Conversion Factor  
(Field 32) (Field 28) (Field 31) (Field 41)  
(Note 1) (Note 1) (Round to 3 decimals)

## **TOTAL GUARANTEE**

Total Guarantee = Guarantee Per Acre \* Reported Acres  
(Note 2) (Note 1) (Note 3)

**Type 11 - APH Guarantee/Liability/Premium Calculations**

Edit Description

**LIABILITY**

**Liability = Total Guarantee \* Price Election Amount \* Insured Share**  
 (Note 7) (Note 2)

(1) This applies only to Apples (0054) with a rate class option code of QF or QP (field 76).

**TOTAL PREMIUM**

**Premium Guarantee Per Acre = Yield \* Coverage Level or CEO Coverage Level , if elected (except for Prevented**  
 (Note 1) (Note 2) (Field 31) (Field 72) Planting acres)  
**\* Option Historical Packout**  
**Factor (Field 76)**

**Premium Guarantee = Premium Guarantee Per Acre \* Reported Acres**  
 (Note 2) (Note 1) (Note 3)

**Premium Liability = Premium Guarantee \* Price Election Amount \* Insured Share**  
 (Note 7) (Note 2) (Field 36)

**Total Premium = Premium Liability \* MPC1 Base Premium Rate \* Map Factor \* Rate Class Option Factor \***  
 (Note 7) (Note 7)

**Option Factor \* Unit Premium Adjustment Factor \* Experience Factor \* (1 + Premium Rate Surcharge)**

**Note: If the Unit Option code contains an "EU" then a Basic Unit Discount is also applied**

**PRODUCER PREMIUM**

**Subsidy = Total Premium \* Subsidy Factor**  
 (Field 56) (Field 55) (Note 8)  
 (Note 7) (Note 7)

**Producer Premium = Total Premium - Subsidy**  
 (Field 61) (Field 55) (Field 56)  
 (Note 7) (Note 7) (Note 7)

## Type 11 - APH Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for other units of measure.	Yield reported.
Coverage Level	31	9(01)V9(04)	None	50, 55, 60, 65, 70, 75, 80 & 85
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre with late or prevented planting reduction applied if applicable. This field is based on the CEO Coverage Level, if elected. See Note A.
Reported Acres	34	9(06)V9(02)	To hundredths for Tobacco, to tenths for all other crops.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken. This field is based on the CEO Coverage Level, if elected. See Note A.
Price Election Amount	36	9(04)V9(04)	None	Price election submitted. If CEO is elected, must be 100% of MPC1 price.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage, with or without any yield reductions, if applicable. This field is based on the CEO Coverage Level, if elected. See Note A.
Premium Guarantee Per Acre	Internal	9(06)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation. This field is based on the CEO Coverage Level, if elected. See Note A.
Premium Total Guarantee	Internal	9(08)V9(02)	Nearest tenth for barrels or tons, nearest whole number for all other units of measure.	Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation. This field is based on the CEO Coverage Level, if elected. See Note A.
Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the

## Type 11 - APH Guarantee/Liability/Premium Calculations

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				acreage without any yield reductions due to late or prevented planting. Used for the premium calculations. This field is based on CEO Coverage Level , if elected. See Note A.
Base Premium Rate	42	V9(08)	None	MPCI Base Premium Rate reported for the rate yield.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Unit Option Code	45	X(02)	None	
Rate Class Option Factor	47	X(20)	None	If the Option Code (Field 47) is not equal to spaces, the Rate Class Option Factor comes from ADMR Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option code (field 45) and Common Option code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Premium Rate Surcharge	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge = 0.00.
Total Premium	55	9(10)	Whole Dollar	Unsubsidized premium. This field is based on CEO coverage level , if elected. See Note A.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer). This field is based on CEO coverage level , if elected. See Note A.
Historical Packout Factor (apples only)	76	9(01)V((02)	None	Factor associated with quality option for apples to determine GPA.

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

**Dollar Amount of Insurance Crops  
(Insurance Plan Code 50)**

Florida Citrus: Citrus I (0245)      Citrus II (0246)      Citrus III (0247)      Citrus IV (0248)  
                          Citrus V (0249)      Citrus VI (0250)      Citrus VII (0251)  
 Citrus Trees (See Exhibit 11-2 for crop codes)      Forage Seeding (0032)  
 Macadamia Trees (0024)      Peppers (0083)      Raisins (0037)\*      Fresh Market Beans (0105)  
 Fresh Market Sweet Corn (0044)      Fresh Market Tomatoes (0086)      Winter Squash (0065)

\*\*See Informational Memorandum R & D 99-036 for applicable states, plans of insurance & crop year.

**DOLLAR AMOUNT OF INSURANCE**

Dollar Amount of Insurance =

Ref Max Amount \*      MPC I Coverage Level      \*      Price Election Factor  
 (from ADM)      (or CEO Cov. Level if elected)      (Applicable for Florida Citrus Only)

**TOTAL GUARANTEE**

Total Guarantee = Dollar Amount of Insurance Per Acre \* Reported Acres  
 (Note 7)      (Note 7)      (Note 5)

**LIABILITY**

Liability = Total Guarantee \* Insured Share  
 (Note 7) (Note 7)

**TOTAL PREMIUM**

Total Premium = Liability \* MPC I Base Premium Rate \* Map Factor \*  
 (Note 7) (Note 7)

Rate Class Option Factor \* Option Factor \* Experience Factor



**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

## **PRODUCER PREMIUM**

**Subsidy = Total Premium \* Subsidy Factor**  
(Field 56) (Field 55)  
(Note 7) (Note 7)

**Producer Premium = Total Premium - Subsidy**  
(Field 61)  
(Note 7) (Note 7)

## Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	(MPCI or CEO, if elected) Dollar Amount of Insurance reported. See Exhibit 11-4
Reported Acres	34	9(06)V9(02)	To Tenths. <i>To Hundredths for Raisins only.</i>	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Rate Class Option Factor	47	X(20)	None	If the Option Code (field 47) is not equal to spaces, the Rate Class Option Factor comes from ADM R Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor from Subsidy Factor table on FCI-35.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

**Fixed Dollar Amount of Insurance Crops  
(Insurance Plan Code 51)**

Chile Peppers (0045)  
Citrus (0215) - CA only

Strawberries (0110)  
Cherries (0057)

Processing Cucumbers (0106)  
Raspberries/Blackberries (0108)

**DOLLAR AMOUNT OF INSURANCE = ADM Dollar Amount**

**FOR DOLLAR CITRUS (0215) = If highest level of production within last three  
years is < 600 cartons and <sup>3</sup> 300 then  
Dollar Amount will = highest production/600 \*  
Dollar Amount from ADM**

**FOR RASPBERRIES/BLACKBERRIES (0108) = If highest yield in most recent  
3 crop years/minimum  
production requirement \*  
Dollar Amount from ADM**

**TOTAL GUARANTEE**

Total Guarantee = Dollar Amount of Insurance Per Acre \* Reported Acres  
(Note 7) (Note 7) (Note 5)

**LIABILITY**

Liability = Total Guarantee \* Insured Share  
(Note 7) (Note 7)

**TOTAL PREMIUM**

Total Premium = Liability \* Base Premium Rate \* Map Factor \* Option Factor \*  
(Note 7) (Note 7)

Guarantee Reduction Factor (applicable to Cherries & Raspberries/Blackberries in Oregon & Washington)

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

## **PRODUCER PREMIUM**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	None	Dollar Amount of Insurance from ADM- 1-D or can be reduced Dollar Amount if crop = 0215 Dollar Citrus in California (06) or Raspberries/Blackberries in Washington (53) or Oregon (41).
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Option Factor	Internal	9(01)V9(03)	None	*This factor is the result of Unit Option code (field 45) and Common Option code (field 46). Factor comes from ADM-0 record. If not applicable (spaces) factor equals 1.000.
Guarantee Reduction Factor	33	V9(03)	None	Reduction Factor provided by company.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

**Dollar Amount of Insurance Crops  
(Insurance Plan Code 46)**

Avocados (0019)

Farmer Approved Average Revenue =

(Average Per Acre Revenue ÷ County Average Per Acre Revenue) \* Long Term County Average Revenue  
(Type 15 Record) (Type 15 Record) (ADM)

**DOLLAR AMOUNT OF INSURANCE**

IF COVERAGE FLAG = A:

Dollar Amount of Insurance = Farmer Approved Average Revenue \* Coverage Level  
(Note 7) (Note 7)

IF COVERAGE FLAG = C:

Dollar Amount of Insurance = Farmer Approved Average Revenue \* Coverage Level \* .55  
(Note 7) (Note 7)

**TOTAL GUARANTEE**

Total Guarantee = Dollar Amount of Insurance \* Reported Acres  
(Note 7) (Note 7) (Note 5)

**LIABILITY**

Liability = Total Guarantee \* Insured Share  
(Note 7) (Note 7)

**TOTAL PREMIUM**

IF COVERAGE FLAG = C, THEN:

Total Premium = Liability \* Base Premium Rate \* Unit Option Factor \* (1.00 + Premium Rate Surcharge)  
(Note 7) (Note 7) (@ 50% rate)

IF COVERAGE FLAG = A, THEN:

Total Premium = Liability \* Base Premium Rate \* Unit Option Factor \* (1.00 + Premium Rate Surcharge)  
(Note 7) (Note 7)

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

## **PRODUCER PREMIUM**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55)  
(Note 7) (Note 7) (Note 8)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Whole Dollar.	Calculated Farmer Approved Average Revenue * Coverage Level
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	From ADM A.
Unit Option Code	45	X(02)	None	If the Unit Option Code (Field 45) is not spaces, the Option Factor comes from ADM-O record. If the Unit Option Code is spaces, the Option Factor = 1.000.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).



**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

**Dollar Amount of Insurance Crops**  
**(Insurance Plan Code 41)**

**Pecans (0020)**

**DOLLAR AMOUNT OF INSURANCE**

**IF COVERAGE FLAG = L or A:**

**Dollar Amount of Insurance = Yield from the T-11 \* Coverage Level Percent**  
(Note 7) (Field 28) (Field 31)  
(Note 7)

**IF COVERAGE FLAG = C:**

**Dollar Amount of Insurance = Yield from the T-11 \* Coverage Level Percent \* 55**  
(Note 7) (Field 28) (Field 31)  
(Note 7)

**GUARANTEE PER ACRE**

**Guarantee Per Acre = Dollar Amount of Insurance \* Guarantee Reduction Factor**  
(Note 7) (Note 7)

**TOTAL GUARANTEE**

**Total Guarantee = Guarantee Per Acre \* Reported Acres**  
(Note 7) (Note 7) (Note 5)

**LIABILITY**

**Liability = Total Guarantee \* Insured Share**  
(Note 7) (Note 7)

**TOTAL PREMIUM**

**Total Premium = Liability \* Base Premium Rate \* Map Factor \* Option Factor**  
(Note 7) (Note 7)

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**  
Edit Description

## **PRODUCER PREMIUM**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55)  
(Note 7) (Note 7) (Note 8)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Type 11 - Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
<b>Dollar Amount of Insurance</b>	<b>29</b>	<b>9(08)V9(02)</b>	<b>Nearest Whole Dollar.</b>	<b>Selected Dollar Amount of Insurance reported.</b>
<b>Guarantee Reduction Factor</b>	<b>33</b>	<b>V9(03)</b>	<b>None</b>	<b>Guarantee reduction factor. See Exhibit 11-1.</b>
<b>Guarantee Per Acre</b>	<b>32</b>	<b>9(08)V9(02)</b>	<b>Nearest Whole Dollar.</b>	<b>Guarantee dollar amount of insurance per acre.</b>
<b>Reported Acres</b>	<b>34</b>	<b>9(06)V9(02)</b>	<b>To tenths.</b>	<b>Number of acres reported.</b>
<b>Total Guarantee</b>	<b>35</b>	<b>9(08)V9(02)</b>	<b>Nearest Whole Dollar.</b>	<b>Total dollar guarantee for the current acreage line (Type 11).</b>
<b>Insured Share Liability</b>	<b>38</b> <b>39</b>	<b>9(01)V9(03)</b> <b>9(10)</b>	<b>None</b> <b>Nearest Whole Dollar.</b>	<b>Insured share reported.</b> <b>Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.</b>
<b>Base Premium Rate</b>	<b>42</b>	<b>V9(08)</b>	<b>None</b>	<b>Base Premium Rate reported.</b>
<b>Map Factor</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	<b>If the Map Area (Field 19) is not spaces, the map factor comes from ADMH Map Factor. If the Map Area is spaces, the map factor = 1.000.</b>
<b>Option Factor</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	<b>This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.</b>
<b>Total Premium Subsidy Factor</b>	<b>55</b> <b>Internal</b>	<b>9(10)</b> <b>V9(03)</b>	<b>Nearest Whole Dollar</b> <b>None</b>	<b>Unsubsidized premium.</b> <b>Subsidy Factor determined using Exhibit 11-11, page 2.</b>
<b>Subsidy</b>	<b>56</b>	<b>9(10)</b>	<b>Whole Dollar</b>	<b>Amount of Total Premium that is subsidized.</b>
<b>Producer Premium</b>	<b>61</b>	<b>9(10)</b>	<b>Nearest Whole Dollar</b>	<b>Amount of premium charged to the producer (farmer).</b>

**Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

**YIELD BASE DOLLAR AMOUNT OF INSURANCE**  
**(Insurance PlanCode 55)**

HYBRID SEED CORN (0062)

HYBRID SEED SORGHUM (0050)

**Guarantee Per Acre**

To Calculate Yield: (County Yield from FCI-35 \* Coverage Level Percent Factor) - Minimum Payment (in bushels)  
 (Note 5)

Guarantee Per Acre = Yield \* Price Election  
 (Note 7)

If Late or Prevented Planing applies, then;

Guarantee Per Acre = (Yield \* Price Election) \* Guarantee Reduction Factor  
 (Note 7)

**Total Guarantee**

Total Guarantee = Guarantee Per Acre \* Reported Acres  
 (Note 7) (Note 7) (Note 3)

**Liability**

Liability = Total Guarantee \* Insured Share  
 (Note 7)(Note 7)

**Total Premium**

Premium Guarantee Per Acre = Yield \* Price Election Amount

Premium Guarantee = Premium Guarantee Per Acre \* Reported Acres  
 (Note 3)

Premium Liability = Premium Guarantee \* Insured Share  
 (Note 7)

Total Premium = Premium Liability \* Base Premium Rate \* Map Factor \* Rate Class Option Factor \*  
 (Note 7) (Note 7)

Option Factor \* Experience Factor

**Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

**Producer Premium**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
<b>Yield</b>	<b>28</b>	<b>9(08)V9(02)</b>	<b>None</b>	<b>County Yield from FCI-35.</b>
<b>Coverage Level</b>	<b>31</b>	<b>9(01)V9(04)</b>	<b>None</b>	<b>50, 55, 60, 65, 70, 75</b>
<b>Price Election Amount</b>	<b>36</b>	<b>9(04)V9(04)</b>	<b>None</b>	<b>Price election submitted.</b>
<b>Premium Guarantee Per Acre</b>	<b>Internal</b>	<b>9(06)V9(02)</b>	<b>Whole Dollars</b>	<b>Dollar guarantee per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.</b>
<b>Guarantee Reduction Factor</b>	<b>33</b>	<b>V9(03)</b>	<b>None</b>	<b>Guarantee reduction factor reported.</b>
<b>Adjusted Guarantee Per Acre</b>	<b>32</b>	<b>9(06)V9(02)</b>	<b>Whole Dollars</b>	<b>Dollar guarantee per acre.</b>
<b>Guarantee Per Acre</b>	<b>32</b>	<b>9(06)V9(02)</b>	<b>Whole Dollars</b>	<b>Dollar guarantee per acre.</b>
<b>Reported Acres</b>	<b>34</b>	<b>9(06)V9(02)</b>	<b>To tenths</b>	<b>Number of acres reported.</b>
<b>Total Guarantee</b>	<b>35</b>	<b>9(08)V9(02)</b>	<b>Nearest Whole Dollar</b>	<b>Total dollar guarantee for the current acreage line (Type 11) after any late or prevented planting reductions are taken.</b>
<b>Premium Guarantee</b>	<b>Internal</b>	<b>9(08)V9(02)</b>	<b>Whole Dollars</b>	<b>Total dollar guarantee for the current acreage line (Type 11) without any late or prevented planting reductions. It serves as a basis for the premium calculation.</b>
<b>Insured Share Liability</b>	<b>38</b> <b>39</b>	<b>9(01)V9(03)</b> <b>9(10)</b>	<b>None</b> <b>Nearest Whole Dollar</b>	<b>Insured share reported.</b> <b>Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting.</b>
<b>Premium Liability</b>	<b>Internal</b>	<b>9(09)</b>	<b>Nearest Whole Dollar</b>	<b>Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any reductions due to late or prevented planting. This becomes the basis for premium calculations.</b>

**Type 11 - Yield Base Dollar Amount of Insurance Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Rate Class Option Factor	47	X(20)	None	If the Option Code (field 47) is not equal to spaces, the Rate Class Option Factor comes from ADM R Rate Class Option Record. If the Rate Class Option Code is equal to spaces, the Type/Practice Option Factor = 1.000.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(03)	None	Experience Factor reported.
Total Premium Subsidy Factor	55 Internal	9(10) V9(03)	Nearest Whole Dollar None	Unsubsidized premium. Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations**

Edit Description

**GRP**  
**(Insurance Plan Code 12)**

Wheat (0011)	Cotton (0021)
Corn (0041)	Peanuts (0075)
Barley (0091)	Grain Sorghum (0051)
Soybeans (0081)	Forage Production (0033)
Rangeland (0048)	

**GRIP**  
**(Insurance Plan Code 73)**

Corn (0041)	Soybeans (0081)
-------------	-----------------

**TOTAL GUARANTEE**

Dollar Amount of Insurance = (Max Protection per acre \* Price Election Factor)

Total Guarantee = Dollar Amount of Insurance \* Reported Acres  
 (Note 7) (Note 9) (Note 3)

**LIABILITY**

Liability = Total Guarantee \* Insured Share  
 (Note 7) (Note 7)

**TOTAL PREMIUM**

Total Premium = Liability \* Base Premium Rate(the ADM rate divided by 100)



**Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations**

Edit Description

**PRODUCER PREMIUM**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Type 11 - GRP/GRIP Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Dollars and Cents	Selected protection per acre. 60 to 100% of maximum price. CAT is 65/55.
Reported Acres	34	9(06)V9(02)	To tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar. (GRP Rangeland only - Dollars and Cents)	Total dollar guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage.
Base Premium Rate	42	V9(08)	None	Base Premium Rate per Dollar. (ADM premium rate divided by 100).
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations**  
Edit Description

**QUOTA TOBACCO**  
**(Insurance Plan Code 70)**

Burley Tobacco (0231)

**Total Guarantee (Use the Lesser of) If No Late Planting:**

Total Guarantee = Quota \* Coverage Level Percent \* Price Election  
(Note 7)

Or:

Total Guarantee = Farm Yield \* Coverage Level Percent \* Price Election \* Acres  
(Note 7)

**Total Guarantee (Use the Lesser of) If Late Planting Applies:**

Total Guarantee = Quota \* Coverage Level Percent \* Price Election  
(Note 7)

Or:

Total Guarantee = Farm Yield \* Coverage Level Percent \* Guarantee Reduction Factor \* Price Election \* Acres  
(Note 7)

**Liability**

Liability = Total Guarantee \* Insured Share  
(Note 7) (Note 7)

**Total Premium**

**Premium Total Guarantee (Use the Lesser of)**

Premium Total Guarantee = Quota \* Coverage Level Percent \* Price Election  
(Note 7)

Or:

Premium Total Guarantee = Farm Yield \* Coverage Level Percent \* Price Election \* Acres  
(Note 7)

Premium Liability = Premium Total Guarantee \* Insured Share  
(Note 7) (Note 2)

**Total Premium = Premium Liability \* Base Premium Rate \* Map Factor \* Rate Class Option Factor \***  
**(Note 7) (Note 7)**

**Option Factor \* Experience Factor \* (1 + Premium Rate Surcharge %)**

**Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations**  
Edit Description

## **Producer Premium**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Quota	30	9(10)	Whole Pounds.	Quota pounds by line.
Coverage Level	31	9(01)V9(04)	None	Coverage level reported.
Price Election	36	9(04)V9(04)	None	Price election reported.
Amount				
Guarantee	33	V9(03)	None	Applicable guarantee reduction percent for late planting.
Reduction Factor				
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	Total dollar guarantee for the current acreage line (Type 11) after any late planting reductions are taken.
Premium Guarantee	Internal	9(08)V9(02)	Nearest Whole Dollar.	Total guarantee for the current acreage line (Type 11) without any late planting reductions. It serves as a basis for the premium calculation.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any yield reductions due to late planting.

**Type 11 - Quota Tobacco Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Premium Liability	Internal	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late planting. This becomes the basis for premium calculations.
Base Premium Rate	37	9(04)V9(04)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.
Experience Factor	41	9(01)V9(02)	None	Experience Factor reported.
Total Premium	43	9(08)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	44	9(08)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - Peanuts Guarantee/Liability/Premium Calculations**  
Edit Description

**Peanuts (0075)**  
**(Insurance Plan Codes 10)**

**Guarantee Per Acre**

Guarantee Per Acre = Yield \* Coverage Level;  
(Note 4)

If Late or Prevented Planting applies, then;

Guarantee Per Acre = (Yield \* Coverage Level) \* Guarantee Reduction Factor  
(Note 4) (Note 4)

**Total Guarantee**

Total Guarantee = Guarantee Per Acre \* Reported Acres  
(Note 4) (Note 4) (Note 3)

(Internal for one record reporting: Total Guarantee - Quota = Non-Quota Guarantee)  
(Field 32) (Field 27)

(If more than one record is reported, Quota will be calculated for each record as a percent of Total Guarantee by FSN)

**Example: Data reported: 40 Acres, One FSN (45,000# Quota) - Timely & Late-Planted Acres**

**Step 1 (1st record):**

**Timely-Planted:**

$2250 * .65(\text{CL})^1 = 1463\#/\text{Acre (GPA)}$   
 $1463\#/\text{Acre} * 10.00 \text{ Acre} = 14,630\# (\text{Tot Guar})$

**(2nd record):**

**Late-Planted (5 days late):**

$1463\# * .950 (\text{GRF})^2 = 1390\#/\text{Acre}$   
 $1390\# * 10.00 = 13,900\# (\text{Tot Guar})$

**(3rd record):**

**Late-Planted (10 days late):**

$1463\# * .900 (\text{GRF})^2 = 1317\#/\text{Acre}$   
 $1317\# * 10.00 = 13,170\# (\text{Tot Guar})$

**(4th record):**

**Late-Planted (20 days late):**

$1463\# * .800 (\text{GRF})^2 = 1170\#/\text{Acre}$   
 $1170\# * 10.00 = 11,700\# (\text{Tot Guar})$

<sup>1</sup> CL = Coverage Level %

<sup>2</sup> GRF = Guarantee Reduction Factor

**Type 11 - Peanuts Guarantee/Liability/Premium Calculations**

Edit Description

**Step 2 - Prorating Quota (Prorate the Quota as a % of Tot Guar - rounded to 8 decimals)**
 $14,630\# + 13,000\# + 13,170\# + 11,700\# = 53,400\# \text{ Total Guarantee}$ 
 $14,630/53,400 = .27397004 \text{ (1st record)}$ 
 $45,000 * .27397004 = 12,329\# \text{ Quota}$ 
 $13,900/53,400 = .26029963 \text{ (2nd record)}$ 
 $45,000 * .26029963 = 11,713\# \text{ Quota}$ 
 $13,170/53,400 = .24662921 \text{ (3rd record)}$ 
 $45,000 * .24662921 = 11,098\# \text{ Quota}$ 
 $11,700/53,400 = .21910112 \text{ (4th record)}$ 
 $45,000 * .21910112 = 9,860\# \text{ Quota}$ 
**Liability**

Liability = Sum of Quota liability and Non-Quota liability  
(Note 7)

 $\text{Quota liability} = \text{Quota} * \text{Quota Price} * \text{Insured Share}$ 
 $\text{Non-Quota liability} = \text{Non-Quota Guarantee} * \text{Non-Quota Price} * \text{Insured Share}$ 

**(Reported Liability must be reduced for Late or Prevented Planting)**

**Total Premium**

Total Premium = Premium Liability \* Base Premium Rate \* Map Factor \* Type/Practice Option Factor \*  
(Note 7) (Note 7)

 $\text{Option Factor} * \text{Experience Factor}$ 

**(Reported Total Premium must be based on Premium Liability, not reduced for Late or Prevented Planting.)**

**Producer Premium**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)



**Type 11 - Peanuts Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	None	Yield reported.
Coverage Level	31	9(01)V9(04)	None	Coverage level reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Whole Pound	Guaranteed yield per acre after any late or prevented planting reduction.
Reported Acres	34	9(06)V9(02)	Nearest Tenth	Number of acres reported.
Total Guarantee	32	9(08)V9(02)	Nearest Whole Pound	Total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Price Election	36	9(04)V9(04)	None	Price election submitted for Quota and Non-Quota separately by record.
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(09)	Nearest Whole Dollar	Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any yield reductions due to late or prevented planting.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Map Factor	Internal	9(01)V9(03)	None	See Exhibit 11-3.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.
Experience Factor	48	9(01)V9(02)	None	Experience Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer) .

**Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations**

Edit Description

**Florida Fruit and Tropical Trees  
(Insurance Plan Code 40)**

See Exhibit 11-2 for crop codes.

**TOTAL GUARANTEE**

**Total Guarantee = Price Election \* Coverage Level \* Estimated Number of Trees**  
 (Note 7) (Selected)

**LIABILITY**

**Liability = Total Guarantee \* Insured Share**  
 (Note 7) (Note 7)

**TOTAL PREMIUM**

**Total Premium = Liability \* Base Premium Rate \* Proration Factor \* Option Factor**  
 (Note 7) (Note 7) (ADM-N(F)) (ADM-O)

**PRODUCER PREMIUM**

**Subsidy = Total Premium \* Subsidy Factor**  
 (Field 56) (Field 55) (Note 8)  
 (Note 7) (Note 7)

**Producer Premium = Total Premium - Subsidy**  
 (Field 61) (Field 55) (Field 56)  
 (Note 7) (Note 7) (Note 7)

**Type 11 - Florida Fruit and Tropical Trees Guarantee/Liability/Premium Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Price Election Amount	36	9(04)V9(04)	Nearest Dollar and Cents.	Maximum price for growth stage times price election percent.
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Estimated Number of Trees	30	9(10)	None	Estimated number of trees by crop code.
Total Guarantee	35	9(08)V9(02)	Nearest Dollar.	Total guarantee for the current acreage line (Type 11).
Insured Share	38	9(01)V9(03)	None	Insured share reported.
Liability	39	9(10)	Nearest Whole Dollar.	This is the dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share.
Base Premium Rate	42	V9(08)	None	Base Premium Rate reported.
Option Factor	Internal	9(01)V9(03)	None	This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - Income Protection Guarantee/Liability/Premium Calculations**  
Edit Description

**Income Protection  
(Insurance Plan Code 42)**

**Indexed Income Protection  
(Insurance Plan Code 45)**

Wheat (0011)      Cotton (0021)      Corn (0041)  
Grain Sorghum (0051)      Soybeans (0081)      Barley (0091)

Corn (0041)      Soybeans (0081)

**Dollar Amount of Insurance**

Dollar Amount of Insurance = (Yield \* Coverage Level Percent) \* Price Election Amount  
(Note 9)      (Note 1)

If Late or Prevented Planting applies, then;

Dollar Amount of Insurance = (Yield \* Coverage Level Percent) \* Price Election Amount \* Guarantee Reduction Factor  
(Note 9)      (Note 1)

**Total Guarantee**

Total Guarantee = Dollar Amount of Insurance \* Acres  
(Note 7)      (Note 9)

**LIABILITY**

Liability = Total Guarantee \* Share  
(Note 7)      (Note 7)

**TOTAL PREMIUM**

Premium Dollar Amount of Insurance = (Yield \* Coverage Level Percent) \* Price Election Amount  
(Note 9)      (Note 1)

Premium Total Guarantee = Premium Dollar Amount of Insurance \* Acres  
(Note 7)      (Note 9)

Premium Liability = Premium Total Guarantee \* Share  
(Note 7)      (Note 7)

Total Premium = Premium Liability \* Base Prem Rate \* Rate Class Option Factor \* Option Factor \* Experience Factor  
(Note 7)      (Note 7)

**Type 11 - Income Protection Guarantee/Liability/Premium Calculations**  
Edit Description

### **Producer Premium**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

<sup>1</sup>Plan Code 42 crops may go up to 85% coverage level. Plan code 45 crops may only go up to 75% coverage level.

**Type 11 - Income Protection Guarantee/Liability/Premium Calculations**  
Edit Description

Field Name	Field Number	Picture	Rounding	Description
<b>Total Guarantee</b>	<b>35</b>	<b>9(08)V9(02)</b>	<b>Nearest Dollar.</b>	<b>This is the total guaranteed yield for the current acreage line (Type 11).</b>
<b>Dollar Amount of Insurance</b>	<b>29</b>	<b>9(08)V9(02)</b>	<b>Nearest Dollar and Cents.</b>	<b>Dollar Amount of Insurance reported.</b>
<b>Guarantee Reduction Factor</b>	<b>33</b>	<b>V9(03)</b>	<b>None</b>	<b>Guarantee Reduction Factor. See Exhibit 11-1.</b>
<b>Reported Acres</b>	<b>34</b>	<b>9(06)V9(02)</b>	<b>None</b>	<b>Number of acres reported.</b>
<b>Liability</b>	<b>39</b>	<b>9(10)</b>	<b>Nearest Whole Dollar</b>	<b>Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage level and share in the acreage after any reductions for late or prevented planting.</b>
<b>Insured Share</b>	<b>34</b>	<b>9(01)V9(03)</b>	<b>None</b>	<b>Insured share reported.</b>
<b>Base Premium Rate</b>	<b>37</b>	<b>9(04)V9(04)</b>	<b>None</b>	<b>Base Premium Rate reported.</b>
<b>Option Factor</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	<b>This factor is the result of Unit Option Code (field 45) and Common Option Code (field 46) from ADM 0 record. If not applicable (spaces) factor equals 1.000.</b>
<b>Total Premium</b>	<b>55</b>	<b>9(10)</b>	<b>Nearest Whole Dollar</b>	<b>Unsubsidized premium.</b>
<b>Subsidy Factor</b>	<b>Internal</b>	<b>V9(03)</b>	<b>None</b>	<b>Subsidy Factor determined using Exhibit 11-11, page 2.</b>
<b>Subsidy</b>	<b>56</b>	<b>9(10)</b>	<b>Whole Dollar</b>	<b>Amount of Total Premium that is subsidized.</b>
<b>Producer Premium</b>	<b>61</b>	<b>9(10)</b>	<b>Nearest Whole Dollar</b>	<b>This is the amount of premium the producer (farmer) will have to pay.</b>

**Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations**  
Edit Description

**Revenue Assurance (RA) Crops**  
**(Insurance Plan Code 25)**

Wheat (0011)      Corn (0041)      Sunflowers (0078)      Soybeans (0081)  
Canola (0015)      Barley (0091)

**TOTAL GUARANTEE**

**Guarantee Per Acre = Dollar Amount of Insurance \* Guarantee Reduction Factor**  
(Field 32)                      (Field 29)                      (Field 33)  
(Note 9)                      (Note 9)

**Total Guarantee = Guarantee Per Acre \* Reported Acres**  
(Field 35)                      (Field 32)                      (Field 34)  
(Note 7)                      (Note 9)

**LIABILITY**

**Liability = Total Guarantee \* Insured Share**  
(Field 39)      (Field 35)                      (Field 38)  
(Note 7)(Note 7)

**TOTAL PREMIUM**

**Loaded Premium Per Acre = Base Premium Rate \* Optional Coverage Factor \* Dollar Amount of Insurance**  
(Field 44)                      (Field 42)                      (Field 29)  
(Note 9)                      (Note 9)

**Total Premium = Loaded Premium Per Acre \* Reported Acres \* Insured Share \* Unit Premium Adjustment Factor**  
(Field 55)                      (Field 34)                      (Field 38)                      (Optional Units only)  
(Note 7)                      (Note 9)

**Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations**  
Edit Description

## **PRODUCER PREMIUM**

Subsidy = Total Premium \* Subsidy Factor  
(Field 56) (Field 55) (Note 8)  
(Note 7) (Note 7)

Producer Premium = Total Premium - Subsidy  
(Field 61) (Field 55) (Field 56)  
(Note 7) (Note 7) (Note 7)

**Note:** Loaded Premium Per Acre and Base Premium Rate should be the same for all records of EU or WU unless short rate adjustment.

The Base Premium Rate according to RA 'programming instructions' for 2001.



## Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Dollar Amount of Insurance	29	9(08)V9(02)	Nearest Dollar and Cents.	Dollar Amount of Insurance reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee Reduction Factor for late or prevented planting.
Guarantee Per Acre	32	9(08)V9(02)	Nearest Dollar and Cents.	Dollar amount of insurance per acre after any reductions for late or prevented planting.
Reported Acres	34	9(06)V9(02)	To Tenths.	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest Whole Dollar.	This is the total guaranteed yield for the current acreage line (Type 11) after any late or prevented planting reductions are taken.
Insured Share Liability	38 39	9(01)V9(03) 9(10)	None Nearest Whole Dollar.	Insured share reported. Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage after any reductions due to late or prevented planting.
Base Premium Rate	42	V9(08)	None	The Base Premium Rate according to RA programming instructions rounded to 4 decimal places with 4 trailing zeros.
Optional Coverage Factor	Internal	9(01)V9(03)	None	If Common Option Codes (field 46) do not equal spaces, the Option Factor from ADM K for prevented planting and short rate adjustment. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000.
Loaded Premium Per Acre	44	9(04)V9(04)	Nearest Dollar and Cents	The Loaded Premium Per Acre according to RA 'programming instructions'.
Unit Premium Adjustment Factor	50	9(01)V9(04)	None	Unit Premium Adjustment Factor reported.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy Factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

**Type 11 - Revenue Assurance Guarantee/Liability/Premium Calculations**  
Edit Description

<b>UNIT STRUCTURE</b>	<b>UNIT PREMIUM ADJ (NO. 50)</b>
<b>Basic, Enterprise, Whole Farm</b>	<b>1.000</b>
<b>Optional</b>	<b>1.100</b>

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

**Crop Revenue Coverage Crops  
(Insurance Plan Code 44)**Corn (0041)  
Soybeans (0081)Wheat (0011)  
Cotton (0021)Grain Sorghum (0051)  
Rice (0018)**GUARANTEE PER ACRE**

Guarantee Per Acre = Yield \* Coverage Level  
 (Field 32) (Field 28) (Field 31)  
 (Note 1) (Note 2)

If Late or Prevented Planting applies, then

Guarantee Per Acre = Yield \* Coverage Level \* Guarantee Reduction Factor  
 (Field 32) (Field 28) (Field 31) (Field 33)  
 (Note 1) (Note 2)

**TOTAL GUARANTEE**

Total Guarantee = Guarantee Per Acre \* Reported Acres  
 (Field 35) (Field 32) (Field 34)  
 (Note 2) (Note 1) (Note 3)

**LIABILITY**

Liability = Total Guarantee \* Price Election Amount \* Insured Share  
 (Field 39) (Field 35) (Field 36) (Field 38)  
 (Note 7) (Note 2)

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

**PREMIUM LIABILITY**

Premium Guarantee Per Acre = Yield \* Coverage Level  
 (Field 28) (Field 31)

(Note 1) (Note 2)

Premium Guarantee = Premium Guarantee Per Acre \* Reported Acres  
 (Field 34)

(Note 2) (Note 1) (Note 3)

Premium Liability = Premium Guarantee \* Price Election Amount \* Insured Share  
 (Field 36) (Field 38)

(Note 7) (Note 2)

**CONTINUOUS RATE CALCULATION**

Current Year's Yield Ratio = Yield/Current Year Reference Yield

(Field 28)

(Note 11) (Note 2)

Current Year's Continuous Rating Base Rate = (Current Year Yield Ratio \*\* Current Year Exponent) \*

(Note 12) (Note 11)

Current Year Reference Rate + Current Year Fixed Rate Load

Yield Span Base Rate = Yield Span Base Rate \* 1.20

(Note 12)

Prior Year's Yield Ratio = Yield / Prior Year Reference Yield

(Field 28)

(Note 11) (Note 2)

Prior Year's Continuous Rating Base Rate = (((Prior Year Yield Ratio \*\* Prior Year Exponent) \*

(Note 12) (Note 11)

Prior Year Reference Rate + Prior Year Fixed Rate Load) \* 1.20

Preliminary Base Rate = lower of Current Year's Continuous Rating Base Rate,

(Field 43) (Note 10) (Note 10)

Yield Span Base Rate , OR Prior Year's Continuous Rating Base Rate

(Note 10) (Note 10)

Adjusted Base Rate=

(Note 12)

Greater of: (Preliminary Base Rate + Additional Coverage Rate) \* Multiplicative Factor OR Designated Rate

(Field 43) (Note 10)

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

Base Premium Rate = Adjusted Base Rate \* Coverage Level Rate Differential

(Field 42)

(Note 12)

(Note 10)

Standard Deviation =	Level 50:	$(1.44434394 * \text{Base Premium Rate}) + 0.40198673$
(Note 10)	Level 55:	$(1.54650547 * \text{Base Premium Rate}) + 0.37456110$
	Level 60:	$(1.64841058 * \text{Base Premium Rate}) + 0.34460749$
	Level 65:	$(1.75040141 * \text{Base Premium Rate}) + 0.31214948$
	Level 70:	$(1.85281979 * \text{Base Premium Rate}) + 0.27715584$
	Level 75:	$(1.95603215 * \text{Base Premium Rate}) + 0.23953590$
	Level 80:	$(2.06046206 * \text{Base Premium Rate}) + 0.19912558$
	Level 85:	$(2.16664218 * \text{Base Premium Rate}) + 0.15565713$

Probability Variable T = Standard Deviation / (Standard Deviation + 0.33267 \* (1 - Coverage Level))

(Note 10)

T Factor =  $(0.4361836 * \text{Probability Variable T}) - (0.1201676 * \text{Probability Variable T}^{**2}) +$   
 (Note 10)  $(0.937298 * \text{Probability Variable T}^{**3})$

Exponential Factor =  $(2.71828183)^{**(-0.5 * ((1 - \text{Coverage Level}) / \text{Standard Deviation}))^{**2}}$

(Note 10)

CRC Base Rate =  $0.39894228 * \text{Coverage Level} * (1 - \text{Base Premium Rate}) * \text{Exponential Factor} * \text{T Factor}$

(Note 10)

## **YIELD, REVENUE & PRICE CALCULATIONS**

Yield Risk = Premium Guarantee Per Acre \* Base Premium Rate \* Price Election Amount

(Note 9)

(Note 1)

(Field 36)

Revenue Risk = Premium Guarantee Per Acre \* CRC Base Rate \* CRC Low Price Factor

(Note 9)

(Note 1)

Price Risk = Premium Guarantee Per Acre \* Base Premium Rate \* CRC High Price Factor

(Note 9)

(Note 1)

## **TOTAL PREMIUM**

Total Premium = (Yield Risk + Revenue Risk + Price Risk) \* Reported Acres \* Insured Share \*

(Field 55)

(Field 34)

(Field 38)

(Note 7)

(Note 9)

(Note 9)

(Note 9)

(Note 5)

Unit Factor(s) \* Optional Coverage Factor(s) \* (1.00 + Premium Rate Surcharge %)

(Field 49)

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

**PRODUCER PREMIUM**

**Subsidy = Total Premium \* Subsidy Factor**  
**(Field 56) (Field 55) (Note 8)**  
**(Note 7) (Note 7)**

**Producer Premium = Total Premium - Subsidy**  
**(Field 61) (Field 55) (Field 56)**  
**(Note 7) (Note 7)**

**Note: See Note 12 of exhibit 11-11 page 1 - Round to 8 decimal places, including each interim step.**

**Note: Additional Coverage Rate default .000**

**Note: Multiplicative Factor default 1.000**

**Note: Designated Rate default 0.000**

**Note: Base Premium Rate maximum value .999**

**Note: Optional Coverage factor(s) if multiple factors, are valid.**

**Note: Unit Factor(s) for enterprise the basic unit discount (ADMK) and enterprise unit discount (Unit Premium Adjustment Factor ADM WC) will apply.**

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

Field Name	Field Number	Picture	Rounding	Description
Yield	28	9(08)V9(02)	Nearest whole bushel or pound	Yield reported.
Coverage Level	31	9(01)V9(04)	None	Coverage Level reported.
Guarantee Reduction Factor	33	V9(03)	None	Guarantee reduction factor for late or prevented planting. See Exhibit 11-1.
Guarantee Per Acre	32	9(08)V9(02)	Nearest whole pound or tenth for bushel	Guaranteed yield per acre after any reduction for late or prevented planting.
Reported Acres	34	9(06)V9(02)	Nearest tenth	Number of acres reported.
Total Guarantee	35	9(08)V9(02)	Nearest whole pound or bushel	Total guaranteed yield for the current acreage line (Type 11) after any reduction for late or prevented planting.
Price Election Amount	36	9(04)V9(04)	None	CRC Base Price reported.
Insured Share	38	9(01)V9(03)	None	Insured Share reported.
Liability	39	9(10)	Nearest whole dollar	Total Guarantee for the crop, taking into account the insured's elected coverage level and share in the acreage after any reduction for late or prevented planting.
Premium Guarantee Per Acre	Internal	9(08)V9(02)	Nearest whole pound or nearest tenth for other units of measure.	Guaranteed yield per acre without any late or prevented planting reductions. It is used as the basis for premium calculation.
<b>Premium Guarantee</b>	<b>Internal</b>	<b>9(08)V9(02)</b>	<b>Nearest tenth for barrels or tons, nearest whole number for all other units of measure.</b>	<b>Total guaranteed yield for the current acreage line (Type 11) without any late or prevented planting reductions. Used for the premium calculation.</b>
Field Name	Field Number	Picture	Rounding	Description
<b>Premium Liability</b>	<b>Internal</b>	<b>9(10)</b>	<b>Nearest Whole Dollar</b>	<b>Dollar value of the insurance protection for the crop, taking into account the insured's elected coverage levels and share in the acreage without any yield reductions due to late or prevented planting. Used for the premium calculations.</b>
<b>Current Year Reference Yield</b>	<b>Internal</b>	<b>9(05)V9(02)</b>	<b>None</b>	<b>Reference yield from ADM 1C.</b>
<b>Current Year Yield Ratio</b>	<b>Internal</b>	<b>9(07)V9(02)</b>	<b>Round to hundredth</b>	<b>Approved yield divided by the current year reference yield, CUP at 0.50 and CAP at</b>

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

				<b>1.50.</b>
<b>Current Year Exponent</b>	<b>Internal</b>	<b>9(02)V9(03)</b>	<b>None</b>	The power (exponent ADM 1C) that yield ratio is raised in calculation of current year's uncapped base premium rate.
<b>Current Year Reference Rate</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	Reference rate from ADM 1C used in the calculation of current year's continuous rating base rate.
<b>Current Year Fixed Rate Load</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	Fixed rate load from ADM 1C used in the calculation of current year's continuous rating base rate.
<b>Current Year's Continuous Rating Base Rate</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places, including each interim step.</b>	The result of current year's yield ratio, exponent, reference rate and fixed rate load.
<b>Yield Span Base Rate</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	Yield span base rate from ADM 1C used to calculate capped yield span base rate.
<b>Capped Yield Span Base Rate</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places, including each interim step.</b>	Yield span base rate capped at 1.20. If the chosen county has no prior year yield and rate elements, this calculation will equal .999.
<b>Prior Year Reference Yield</b>	<b>Internal</b>	<b>9(05)V9(02)</b>	<b>None</b>	Prior year reference yield from ADM 1C.
<b>Prior Year Yield Ratio</b>	<b>Internal</b>	<b>9(07)V9(02)</b>	<b>Round to hundredth.</b>	Approved yield divided by the prior year reference yield.
<b>Prior Year Exponent</b>	<b>Internal</b>	<b>9(02)V9(03)</b>	<b>None</b>	The power (exponent ADM 1C) that prior year yield ratio is raised in calculation of prior year's continuous rating base rate.
<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
<b>Prior Year Reference Rate</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	Prior year reference rate from ADM 1C used in the calculation of prior year's continuous rating base rate.
<b>Prior Year Fixed Rate Load</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	Prior year fixed rate load from ADM 1C used in the calculation of prior year's continuous rating base rate.
<b>Prior Year's Continuous Rating Base Rate</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places.</b>	The result of prior year yield ratio, exponent, reference rate, and fixed rate load.
<b>Preliminary Base Rate</b>	<b>43</b>	<b>V9(08)</b>	<b>Round to 8 decimal places.</b>	The lower of current year's continuous rating base rate, capped yield span base rate, or prior year's continuous rating base rate.
<b>Additional Coverage Rate</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	If Common Option Codes (field 46) is equal to WA or WB, the endorsement rate from ADM K. If map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "A". Add endorsement rate and high risk rate if applicable. Otherwise default is 0.000.



**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

<b>Multiplicative Factor</b>	<b>Internal</b>	<b>9(02)V9(03)</b>	<b>None</b>	<b>If the map area (high risk) is not equal to spaces, the high risk rate from ADM F if rate method equal to "M". If equal to spaces the default is 1.000.</b>
<b>Designated Rate</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	<b>If map area (high risk) is not equal to spaces, fixed rate from ADM F used in calculation of adjusted base rate if rate method equal to "F".</b>
<b>Adjusted Base Rate</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places, including each interim step.</b>	<b>Base Premium Rate that has been adjusted for additional coverage and/or high risk.</b>
<b>Coverage Level Rate Differential</b>	<b>Internal</b>	<b>9(01)V9(03)</b>	<b>None</b>	<b>Coverage level rate differential from ADM 2. Used in the calculation of base premium rate.</b>
<b>Base Premium Rate</b>	<b>42</b>	<b>V9(08)</b>	<b>Round to 8 decimal places, including each interim step.</b>	<b>The greater of ((preliminary base rate + additional coverage rate) * multiplicative factor) or designated rate.</b>
<b>Standard Deviation</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places</b>	<b>According to CRC Continuous Rating instructions.</b>
<b>Probability Variable T</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places</b>	<b>Standard Deviation/ (Standard Deviation + 0.33267 * (1-Coverage Level Percent))</b>
<b>Field Name</b>	<b>Field Number</b>	<b>Picture</b>	<b>Rounding</b>	<b>Description</b>
<b>T Factor</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places</b>	<b><math>0.4361836 * \text{Probability Variable T} - 0.1201676 * \text{Probability Variable T} ** 2 + 0.937298 * \text{Probability Variable T} ** 3</math></b>
<b>Exponential Factor</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places</b>	<b><math>(2.71828183) ** (-0.5 * ((1 - \text{Coverage Level Percent}) / \text{Standard Deviation}) ** 2)</math></b>
<b>CRC Base Rate</b>	<b>Internal</b>	<b>V9(08)</b>	<b>Round to 8 decimal places</b>	<b><math>0.398924228 * \text{Coverage Level Percent} * (1 - \text{Base Premium Rate}) * \text{Exponential Factor} * \text{T Factor}</math></b>
<b>Yield Risk</b>	<b>Internal</b>	<b>9(04)V9(04)</b>	<b>Nearest Dollar &amp; Cents</b>	<b>Calculated Yield Risk.</b>
<b>CRC Low Price Factor</b>	<b>Internal</b>	<b>9(04)V9(04)</b>	<b>None</b>	<b>CRC Low Price Factor on ADM-C.</b>
<b>Revenue Risk</b>	<b>Internal</b>	<b>9(04)V9(04)</b>	<b>Nearest Dollar &amp; Cents</b>	<b>Calculated Revenue Risk.</b>
<b>CRC High Price Factor</b>	<b>Internal</b>	<b>9(04)V9(04)</b>	<b>None</b>	<b>CRC High Price Factor on ADM-C.</b>
<b>Price Risk</b>	<b>Internal</b>	<b>9(04)V9(04)</b>	<b>Nearest Dollar &amp; Cents</b>	<b>Calculated Price Risk.</b>

**Type 11 - Crop Revenue Coverage/Liability/Producer Prem Calculations**

Edit Description

Unit Factor(s)	Internal	9(01)V9(03)	None	The option factor from ADM K for OU and BU, ADM WC for EU. For enterprise the basic unit (BU) factor and enterprise unit (EU) factor (Unit Premium Adjustment Factors) will apply.
Optional Coverage Factor(s)	Internal	9(01)V9(03)	None	If Common Option Codes (Field 46) do not equal spaces, the Option Factor from ADM K. If Common Option Codes are spaces, the Option Coverage Factor(s) = 1.000.
Premium Rate Surcharge %	Internal	9(01)V9(02)	None	If the Premium Rate Surcharge Flag (Field 49) is Y, the Premium Rate Surcharge % = 0.05. If the Premium Rate Surcharge Flag equals spaces, the Premium Rate Surcharge % = 0.00.
Total Premium	55	9(10)	Nearest Whole Dollar	Unsubsidized CRC Risk Premium.
Subsidy Factor	Internal	V9(03)	None	Subsidy factor determined using Exhibit 11-11, page 2.
Subsidy	56	9(10)	Nearest Whole Dollar	Amount of Total Premium that is subsidized.
Producer Premium	61	9(10)	Nearest Whole Dollar	Amount of premium charged to the producer (farmer).

## **YIELD REQUIREMENTS/EDITS**

### **Insurance Plans 12, 40, 50, 51 and 73:**

None

### **Insurance Plans 41 and 46:**

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

### **Insurance Plans 10 and 30:**

Yield must be on the FCI-35 APH Plan Production Guarantee and will edit with the rate class.

If FCI-2 agreement, no edit if written agreement flag and written agreement number.

### **Insurance Plan 55:**

Yield calculation is FCI-35 yield times Coverage Level Factor less minimum payment.

Yield edit: Yield must be  $> 0$  and  $\leq \text{ADM Yield} * \text{Coverage Level Factor}$ .

### **Insurance Plan 70:**

Yield must equal FSA Farm Yield, Yield must be  $> 0$  and fall within ADM yield span.

### **Insurance Plans 42, 44, 45, 84, 86, 90 and 91:**

Yield must match Type 15 record for approved yield. Yield edits occur in the Type 15 record. Yield must be  $> 0$  and fall within ADM1 R-Span rate classification.

### **Insurance Plan 25:**

Yield must match 15 record for approved yield. Yield edits occur in Type 15 record.

## **Unit Premium Adjustment Factor**

### **Revenue Assurance**

#### **Basic Unit (Unit Option Code = 'BU')**

Unit Premium Adjustment Factor = 1.000

#### **Optional Unit (Unit Option Code = 'OU')**

Unit Premium Adjustment Factor = 1.100

#### **Enterprise Unit (Unit Option Code = 'EU') & Whole Farm Unit (Unit Option Code = 'WU')**

Unit Premium Adjustment Factor = 1.000

### **CRC, Limited APH crops in Limited States & Flue Cured Tobacco in North Carolina**

#### **Enterprise Unit (Unit Option Code = 'EU')**

Enterprise Units are offered for CRC, limited APH crops in limited states and Flue Cured Tobacco (0229) in North Carolina (plan code 30)

Unit Premium Adjustment Factors are in the Special Provisions on the ADM.

### **All Other Crops/Insurance Plans**

Unit Premium Adjustment Factor must be = 0.000

## **Whole Farm Discount Factor**

**All Unit Organizations (Basic, Optional, Enterprise and Whole Farm) must = 1.000**

### **All Other Crops/Insurance Plans**

Whole Farm Discount Factor must be = 0.000